

SYNTHESIS REPORT

VALUE4HER

A networking meeting was carried out by AGRA in Bamako Mali on May 5th, 2021 pulling together different actors including women entrepreneurs, other market actors, financial institutions, government agencies, and development actors. This event aimed at fostering stronger networks, identifying needs and opportunities to strengthen women's involvement in Agri-enterprise, and increase awareness of the VALUE4HER initiative. A total of 135(12M, 123W) participants took part in the networking event.



Background

Mali is one of the African Countries that have faced challenges in maintaining government stability since the coup in 2012¹. 60% of its population lives below the poverty line. Agriculture and agropastoralism have been the cornerstones of Mali's economy and account for 38% of the Country's GDP. Women contribute importantly to the agricultural sector, making up 58% of the agricultural labor force². Mali has a vibrant business sector but only an estimated 20% of formal enterprises in the country have majority female ownership³. Most women entrepreneurs are engaged in small, informal retail trade and processing businesses; the number involved in agribusiness is thought to be significantly low.

Both men and women face similar constraints and barriers to engaging in agribusiness in Mali, notable challenges in accessing productive resources (land, labor, technologies), finances, markets, information, technical and business support, adverse climatic conditions, and an unfavourable business environment. However, women entrepreneurs grapple with additional constraints and barriers rooted in how they are socialized and how society perceives them, which restrict their opportunities and business performance. While many reforms have been witnessed in Mali, some socio-economic and political barriers persist.

Underlying constraints and barriers to women's involvement in agribusiness

Low business growth and ambition: Besides the conflict-related challenges that most Malian women have had to go through, traditional and religious socialization have played a key role in their inability to pick up aggressive Agripreneurship beyond the subsistence levels. In a patriarchal society where women must seek permission in many aspects of their lives, naturally, agri-enterprise will not top the list. Women in rural Mali are generally seen as farmers responsible for feeding their households, and for the most part, they have little decision-making power within and outside of their households.

In addition to agriculture, rural women devote a significant amount of time to unpaid domestic and care activities due to gender roles as well as poor rural infrastructure and services which severely limits the time they have for business activities. Women and girls spend an estimated 53 hours per week on domestic tasks⁴.

1 World Vision, 2020. Mali conflict explained: <https://www.worldvision.org/disaster-relief-news-stories/mali-conflict-facts#timeline>

2 World Bank, 2019. Labor force participation rate, female. <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS>

3 World Bank, 2019. Profiting from parity: Unlocking the potential of women's business in Africa. <https://openknowledge.worldbank.org/bitstream/handle/10986/31421/135420-ProfitfromParityFullReport.pdf?sequence=1&isAllowed=y>

4 USAID, 2012. Gender assessment, Mali. <https://www.usaid.gov/sites/default/files/documents/1860/Mali-Gender-Assessment.pdf>

Low levels of formal education and limited technical skills: The majority of Malian women have low levels of literacy and numeracy (only 26% of adult women were literate in 2018⁵) which severely limits their access to information, markets, technologies, financial and business support services.

Rural advisory services are inaccessible to women. This leads to women having limited knowledge and skills about production and post-production technologies, markets, quality issues, packaging, and business management which impacts negatively on productivity and quality of products.

Lack of access to productive assets and resources: Despite the enactment of a land tenure policy giving women the right to own land in 2017, Malian women face difficulties owning and controlling agricultural land and other productive resources. Additionally, few female producers can afford to purchase agricultural inputs, machinery, and other factors of production required for agribusiness.

Limited access to finance: A range of financial service institutions that cater to women entrepreneurs exist in Mali, however, women face multiple constraints in accessing financing. These include lack of collateral, business management knowledge, and skills required to put together an application. Most Malian women also suffer low confidence in financial negotiations and fear of failing to pay the debt should the business fail. Importantly, many financial and business support institutions lack products and services that go beyond 'gender-neutral' and offer insufficient amounts of capital.

Limited access to networks and information: Despite the proliferation of women's groups and cooperatives supporting rural entrepreneurship in Mali, most have limited networks and capacity to link their members to national and international markets. Additionally, many networks and cooperatives are hampered by weak leadership. Limited access to information and communication technologies and channels along with poor digital literacy among women are some of the factors that prevent women from accessing market information. According to a 2016-18 study, only 5% of Malian women compared with 17% of men regularly accessed the internet⁶.

Opportunities

Multiple projects and programs exist in Mali to support women's involvement in the business sector. Opportunities in this area include:

- Greater attention and investments by the Government of Mali and development actors in climate-smart agriculture provide opportunities to address the specific constraints women producers face in this area.
- Political commitment to boosting commercial and resilient agriculture and improving the business of women entrepreneurs.
- Greater awareness about the business case for involving women in agribusiness opens the door for increased private sector engagement with women-owned agribusinesses.

What needs to be done?

Policy reforms: introduce a broad range of macro-economic and trade policies to boost the business sector and support trade and agribusiness development (e.g reform investment policies, fiscal policies that support the formalization of informal women businesses). Additionally, there is need to develop a national strategy to support women's entrepreneurship and implement initiatives to improve women's ownership and control over land and other productive resources.

⁵ World Bank, 2020. Literacy rate, adult female, Mali. <https://data.worldbank.org/indicator/SE.ADT.LITR.FE.ZS?locations=ML>

⁶ Afrobarometer, 2020. African women have less access to the Internet than men do: that's a problem <https://afrobarometer.org/blogs/african-women-have-less-access-internet-african-men-do-thats-problem>.

Capacity development: adopt multiple approaches (training, mentoring, follow-up) to develop the capacity of women agripreneurs in technical, business management, and “soft” skills; train and hire gender specialists in key public and private agricultural organizations.

Proper coordination and consultation among partners to provide technical, market, networking, and financial support to women entrepreneurs is crucial.

Learning and networking platform: create a platform for stakeholders working with women’s agribusinesses to encourage co-learning and knowledge sharing, learning about successful approaches, and good practices.

Improved access to ICTs: Promote interventions to increase women’s access to digital technologies and strengthen digital literacy among women.

Gender-responsive financial and business support services: Encourage financial institutions to develop packages and products and alternative funding mechanisms suited to the specific needs of agribusinesses and women entrepreneurs.

#VALUE4HER

VALUE4HER is AGRA’s continental initiative, aimed at strengthening women’s agribusinesses enterprises and enhancing voice and advocacy across Africa. The initiative is powered by [VALUE4HERConnect](#), Africa’s first Women in Agribusiness digital marketplace, offering integrated business solutions to women companies, to enable them to build visibility, business networks, and collective capital across the continent while facilitating easier connections with buyers, financiers, and other service providers. To join this growing community of women agribusinesses, CLICK on the link <https://value4her.hivebrite.com/signup>

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